

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Regina Ruth McInnis  
 Debtor

Case No. 12-13055-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
Form ID: 3180WPage 1 of 2  
Total Noticed: 11

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db +Regina Ruth McInnis, 7175 Moonlite Drive, Manhattan, MT 59741-8460  
 12780152 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila pa,19122,  
 Attn: Bankruptcy Dept 3F 19122-2898

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Dec 02 2017 02:03:36 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 02 2017 02:02:58  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 02 2017 02:03:17 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12714470 +E-mail/Text: broman@amhfcu.org Dec 02 2017 02:03:11 American Heritage Fcu,  
 2060 Red Lion Rd, Philadelphia, PA 19115-1699

12865457 +EDI: BANKAMER.COM Dec 02 2017 01:58:00 Bank of America, N.A., 7105 Corporate Drive,  
 Plano, TX 75024-4100

12731174 +E-mail/Text: bankruptcy@phila.gov Dec 02 2017 02:03:36 City of Philadelphia,  
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595

13028235 EDI: AIS.COM Dec 02 2017 01:58:00 Midland Funding LLC, by American InfoSource LP as agent,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

12770148 +E-mail/Text: electronicbkydocs@nelnet.net Dec 02 2017 02:03:10  
 Nelnet on behalf of US Dept of Education, U.S. Dept of Education,  
 3015 South Parker Road Suite 400, Aurora CO 80014-2904

12760239 EDI: NAVIENTFKASMGUAR.COM Dec 02 2017 01:58:00 Sallie Mae Inc. on behalf of USA FUNDS,  
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13028236\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com

ANDREW F GORNALL on behalf of Creditor Bank of America, N.A. agornall@kmllawgroup.com,  
 bkgroup@kmllawgroup.com

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmllawgroup.com,  
 bkgroup@kmllawgroup.com

D. TROY SELLARS on behalf of Creditor BANK OF AMERICA, N.A. D.Troy.Sellars@usdoj.gov

DAVID M. OFFEN on behalf of Debtor Regina Ruth McInnis dmo160west@gmail.com,  
 davidooffeneecf@gmail.com

KEVIN T MCQUAIL on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com

MARISA MYERS COHEN on behalf of Creditor BANK OF AMERICA, N.A. mcohen@mwc-law.com

MATTHEW GREGORY BRUSHWOOD on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com

THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,  
 bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com,  
 philaecf@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 12

**Information to identify the case:**

Debtor 1 **Regina Ruth McInnis**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **12-13055-amc**

Social Security number or ITIN **xxx-xx-4882**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Regina Ruth McInnis

12/1/17

**By the court:**

**Ashely M. Chan**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**